

SBA
U. S. Small Business Administration

PROFILE: Who We Are & What We Do
5th Edition

Published by the Office of Marketing & Customer Service

Dear Partner in Economic Development,

Welcome to *SBA Profile: Who We Are & What We Do, 5th edition*. A comprehensive guide to the SBA's programs and services, *Profile* is designed to help you help your customers and constituencies — small business owners and potential entrepreneurs.

We also publish *SBA Programs & Services*, an abridged version of *Profile*, which we encourage you to make available to your customers. *Programs & Services* can be obtained from your local SBA office.

These two publications are part of our ongoing effort to reach out to small businesses in unprecedented ways to meet our goals:

- Increasing opportunities for small business success
- Transforming the SBA into a 21st century, leading-edge institution
- Helping families and businesses recover from disasters
- Leading small business participation in welfare to work
- Serving as a voice for America's small business

We are streamlining our programs to help today's small businesses — businesses that are demographically diverse, technologically driven and global in scope — succeed into the next millennium. And we welcome your partnership in this vital endeavor.

Aída Alvarez
Administrator

INTRODUCTION

The U.S. Small Business Administration is dedicated to providing customer-oriented, full-service programs and accurate, timely information to the entrepreneurial community. *SBA Profile: Who We Are & What We Do* provides an overview of the SBA's programs and services. It gives quick

and easy access to basic program information, identifies the intended customer, and describes how we deliver our services. Information for each program is broken down into four categories:

- **Program** lists each SBA program by name.
- **Function** summarizes the purpose of the program.
- **Customer** identifies the customer(s) served by the program.
- **Delivered through** identifies the means through which the SBA delivers the program.

SBA offices are listed at the end of this guide. You can obtain the telephone numbers for these offices under “U.S. Government” in local telephone directories or by calling the SBA Answer Desk at 1-800-U-ASK-SBA. To send a fax to the SBA, dial 202-205-7064. For the hearing impaired, the TDD number is 704-344-6640. Information is also available through the following:

SBA OnLine electronic bulletin board — modem and computer required

1-800-697-4636 (limited access)

1-900-463-4636 (full access)

202-401-9600 (D.C. metro area)

Internet using uniform resource locators (URLs)

SBA home page: www.sba.gov

SBA gopher: <gopher.sba.gov>

File transfer protocol: <ftp.sba.gov>

Telnet: <telnet.sba.gov>

U.S. Business Advisor: www.business.gov

This information is current as of January 1999. If you have any comments or questions, please direct them to:

U.S. Small Business Administration

Office of Marketing & Customer Service

409 Third Street, S.W., Suite 7600

Washington, DC 20416

Telephone: 202-205-6744

Fax: 202-205-6913

FINANCING www.sba.gov/financing

Program: 7(a) Loan Guaranty

Function: Provides short- and long-term loans to eligible, credit-worthy start-up and existing small businesses that cannot obtain financing on reasonable terms through normal lending channels. The SBA provides financial assistance through its participating lenders in the form of loan guaranties, not direct loans. The agency does not provide grants for business start-up or expansion. The SBA Office of Capital Access administers the 7(a) Loan Guaranty Program. Loans under the program are available for most business purposes, including purchasing real estate, machinery, equipment, and inventory, or for working capital. The loans cannot be used for speculative purposes. The SBA can guarantee a maximum of \$750,000 under the 7(a) program. The guaranty rate is 80 percent for loans of \$100,000 or less, 75 percent for loans greater than \$100,000, and 90 percent for loans made under the Export Working Capital Program. Generally the interest rate cannot exceed 2.75

percent over the prime lending rate as published in The Wall Street Journal, except for loans under \$50,000, where the rates may be slightly higher. Maturity is up to 10 years for working capital and up to 25 years for fixed assets.

Customer: Start-up and existing small businesses, commercial lending institutions

Delivered through: Commercial lending institutions

Program: Certified and Preferred Lenders

Function: Designates the most active and expert SBA participating lenders as either Certified or Preferred. Certified lenders receive a partial SBA delegation of authority to approve loans. Preferred lenders receive full delegation of lending authority. A listing of participants in the Certified and Preferred Lenders Program is available from SBA district offices.

Customer: Small businesses and commercial lending institutions participating in SBA-guaranteed lending programs

Delivered through: Commercial lending institutions

Program: Secondary Market

Function: Gives lenders holding business loans guaranteed by the SBA an opportunity to improve their liquidity by selling the guaranteed and unguaranteed portions of the loans to investors. Frequent secondary market buyers include banks, savings and loan companies, credit unions, pension funds and insurance companies.

Customer: Commercial lending institutions participating in SBA-guaranteed lending programs, securities dealers

Delivered through: Lenders, securities dealers, secondary market for guaranteed government obligations

Program: Low Documentation Loan (SBA*LowDoc*), a 7(a) Loan Program

Function: Reduces the paperwork involved in loan requests of \$150,000 or less. The SBA uses a one-page application for SBA*LowDoc* that relies on the strength of the applicant's character and credit history. Once an applicant satisfies all of the lender's requirements, the lender may request an SBA*LowDoc* guaranty from the SBA.

Customer: Start-up and existing small businesses

Delivered through: Commercial lending institutions

Program: SBA*Express*, a 7(a) Loan Program

Function: Encourages lenders to make more small loans to small businesses. Participating banks use their own documentation and procedures to approve, service and liquidate loans of up to \$150,000. In return, the SBA agrees to guarantee up to 50 percent of each loan. SBA*Express* is a new loan program being piloted with selected banks nationwide.

Customer: Start-up and existing small businesses

Delivered through: SBA-designated commercial lending institutions

Program: CAPLines, a 7(a) Loan Program

Function: Finances small businesses' short-term and cyclical working-capital needs. Under CAPLines, there are five distinct short-term working-capital loans: Seasonal, Contract, Builders, Standard Asset-Based, and Small Asset-Based lines. For the most part, the SBA regulations governing the 7(a) Loan Guaranty Program also apply to CAPLines. The SBA generally can guarantee a maximum of \$750,000 under the program.

Customer: Start-up and existing small businesses

Delivered through: Commercial lending institutions

Program: SBA Loan Prequalification, a 7(a) Loan Program

Function: Enables the SBA to prequalify an applicant for a 7(a) loan guaranty on a loan application of \$250,000 or less before the applicant goes to a bank. The program focuses on the applicant's character, credit, experience and reliability rather than assets. SBA-designated intermediaries work with the business owner to review and strengthen the loan application. The review is based on key financial ratios, credit and business history, and the loan-request terms. The program is administered by the Office of Field Operations.

Customer: Small businesses owned by women, minorities, veterans, exporters, plus rural small businesses and those in certain designated industries and geographical areas

Delivered through: Nonprofit intermediaries such as small business development centers and certified development companies operating in specific geographic areas.

Program: Defense Loan & Technical Assistance (DELTA), a 7(a) Loan Program

Function: Helps defense-dependent small firms that are adversely affected by defense cuts diversify into the commercial market through financial and technical assistance. Loans must be used for the following: to retain jobs of defense workers, create new jobs in impacted communities, or modernize/expand in order to remain in the national technical and industrial base. DELTA uses the following loan programs: 7(a), with a maximum total loan of \$1.25 million; and/or 504, with a maximum guaranteed debenture of \$1 million. 7(a) loans carry a maximum guaranty of 80 percent. Federal, state and private-sector resources provide a full range of management and technical assistance.

Customer: Defense-dependent small firms adversely impacted by defense cuts

Delivered through: SBA district offices, resource partners

Program: Community Adjustment and Investment Program (CAIP), a 7(a) Loan Program

Function: Creates new sustainable jobs and preserves existing jobs in businesses at risk due to changed trade patterns with Canada and Mexico. Business applicants must be located in a CAIP-eligible community. They also must demonstrate that within 24 months and as a result of the loan they will create or preserve at least one job per \$70,000 of federally guaranteed funds they receive. CAIP is a partnership between the federal government (primarily the SBA and U.S. Department of Agriculture) and the North American Development Bank.

Customer: Businesses in communities with significant job losses related to the North American Free Trade Agreement.

Delivered through: NADBank, SBA, U.S. Department of Agriculture

Program: Export Working Capital Program (EWCP), a 7(a) Loan Program

Function: Enables the SBA to guarantee up to 90 percent of a secured loan, or \$750,000, whichever is less. Loan maturity may be for up to three years with annual renewals. Loans can be for single or multiple export sales and can be extended for pre-shipment working capital, post-shipment exposure coverage or a combination of the two. Proceeds can only be used to finance export transactions. *See also Assistance for Exporters.*

Customer: Export-ready small businesses

Delivered through: Commercial lending institutions

Program: International Trade Loan (ITL), a 7(a) Loan Program

Function: Offers long-term financing to small businesses engaged or preparing to engage in international trade, as well as to small businesses adversely affected by import competition. The

SBA can guarantee up to \$1.25 million for a combination of fixed-asset financing and working capital. The working-capital portion cannot exceed \$750,000. *See also Assistance for Exporters.*

Customer: Export-ready small businesses

Delivered through: Commercial lending institutions

Program: Energy & Conservation Loan, a 7(a) Loan Program

Function: Provides financing for eligible small businesses engaged in engineering, manufacturing, distributing, marketing, and installing or servicing products or services designed to conserve the nation's energy resources. The maximum guaranty for loans up to \$100,000 is 80 percent. For higher loans up to \$750,000, the maximum guaranty is 75 percent.

Customer: Small businesses

Delivered through: Commercial lending institutions

Program: Pollution Control Loan, a 7(a) Loan Program

Function: Assists businesses that are planning, designing or installing a pollution control facility. This includes most real or personal property that will reduce pollution. The program has a maximum SBA exposure of \$1 million, less any outstanding balance due the SBA on other loans.

Customer: Businesses building, installing, or servicing a pollution control facility

Delivered through: Commercial lending institutions

Program: MicroLoan, a 7(m) Loan Program

Function: Provides short-term loans of up to \$25,000 to small businesses for working capital or the purchase of inventory, supplies, furniture, fixtures, machinery and/or equipment. Proceeds cannot be used to pay existing debts or to purchase real estate. Loans are made through SBA-approved nonprofit groups. These lenders also receive SBA grants to provide technical assistance to their borrowers. Additional entities also receive grants to provide technical assistance to other businesses selecting non-SBA-backed financing. The MicroLoan Program is available in selected locations in 46 states.

Customer: Small businesses needing small-scale financing and technical assistance for start-up or expansion

Delivered through: Intermediary lenders (nonprofit organizations with experience in lending and technical assistance)

Program: Certified Development Companies (CDCs), a 504 Loan Program

Function: Provide long-term, fixed-rate financing to small businesses to acquire real estate, machinery or equipment to expand or modernize. Typically at least 10 percent of the loan proceeds are provided by the borrower, at least 50 percent by an unguaranteed bank loan, and the remainder by an SBA-guaranteed debenture. The maximum SBA debenture is \$1 million. DELTA funding is also available under this program.

Customer: Small businesses requiring “brick and mortar” financing

Delivered through: Certified development companies (private, nonprofit corporations set up to contribute to the economic development of their communities or regions)

INVESTMENT www.sba.gov/inv

Program: Small Business Investment Companies (SBICs)

Function: Provide equity capital, long-term loans, debt-equity investments and management assistance to small businesses particularly during their growth stages. The SBA’s role consists of licensing the SBICs and supplementing their capital with U.S. government-guaranteed debentures or participating securities. SBICs are privately owned and managed, profit-motivated companies, investing with the prospect of sharing in the success of the funded small businesses as they grow and prosper.

Customer: Small businesses seeking long-term capital

Delivered through: Small business investment companies (more than 300)

Program: Specialized Small Business Investment Companies (SSBICs)

Function: Provide businesses owned by socially and economically disadvantaged individuals with equity capital, long-term loans, debt-equity investments and management assistance, particularly during business growth stages. SSBICs are a significant component of the SBIC program, accounting for more than a third of the program’s financings. The SSBICs typically make smaller investments than SBICs.

Customer: Socially or economically disadvantaged small businesses seeking long-term capital

Delivered through: Specialized small business investment companies

Program: Angel Capital Electronic Network (ACE-Net)

Function: Provides an Internet-based secure listing service for entrepreneurs seeking equity financing of \$250,000 to \$5 million from accredited “angel” investors. The “angels” using *ACE-Net* can negotiate directly with listed companies to provide equity capital funding and advice for a stake in the entrepreneur’s corporation. *ACE-Net* is operated as a partnership between the SBA’s Office of Advocacy and a number of nonprofit organizations nationwide. It will ultimately be turned over to a private nonprofit organization.

Customer: Entrepreneurs and “angel” investors

Delivered through: The SBA home page, under Offices & Services
www.sba.gov/advo/acenet.html

SURETY BONDS www.sba.gov/osg

Program: Surety Bond Guarantee

Function: Guarantees bid, performance and payment bonds for contracts up to \$1.25 million for eligible small businesses that cannot obtain surety bonds through regular commercial channels. By law, prime contractors to the federal government must post surety bonds on federal construction projects valued at \$100,000 or more. In addition, many states, counties, municipalities, and private-sector projects and subcontracts also require surety bonds. Contractors must apply through a surety bonding agent, since the SBA’s guaranty goes to the surety company.

Customer: Small construction and service contractors; surety and insurance companies, and their agents; federal and state agencies; state insurance departments; federal, state and other procurement officials

Delivered through: Surety and insurance companies and their agents; four SBA area offices: Atlanta, Denver, Philadelphia, Seattle

FEDERAL PROCUREMENT www.sba.gov/gc and pronet.sba.gov

Program: Breakout Procurement

Function: Encourages the breakout of subsystems, components or spare parts from historically sole-source contracts into full and open competition in order to effect significant savings to the federal government.

Customer: Other federal agencies, large and small businesses

Delivered through: SBA breakout procurement center representatives (BPCRs)

Program: Prime Contracting

Function: Increases small business opportunities in the federal acquisition process. This is accomplished through initiating small business set-asides, identifying new small business sources, counseling small businesses on doing business with the federal government, and assessing compliance with the Small Business Act through surveillance reviews.

Customer: Small businesses, other federal government agencies

Delivered through: SBA procurement center representatives (PCRs)

Program: Subcontracting

Function: Ensures that small businesses receive the maximum practical opportunity to participate in federal contracts as subcontractors and suppliers.

Customer: Large and small contractors, other federal government agencies

Delivered through: SBA commercial market representatives (CMRs)

Program: Certificate of Competency (CoC)

Function: Helps small businesses secure government contracts by providing an appeal process to low-bidder businesses denied government contracts for a perceived lack of ability to perform satisfactorily.

Customer: Small businesses that have been denied government contracts for perceived lack of ability

Delivered through: SBA field office industrial and financial specialists

Program: Women-Owned Business Procurement

Function: Uses a multifaceted outreach and educational program to teach women business owners to market to the federal government.

Customer: Women-owned businesses

Delivered through: SBA Office of Government Contracting

Program: Procurement Marketing & Access Network (PRO-Net™)

Function: Serves as a search engine for contracting officers, a marketing tool for small firms, and a “link” to procurement opportunities and other important information. Pro-Net™ contains business information on thousands of small firms. It also provides links to the online Commerce Business Daily, federal-agency home pages and other sources of procurement opportunities. Administered by the SBA Office of Government Contracting, PRO-Net™ registration is free.

Customer: Contracting officers, small firms seeking federal procurement opportunities, federal and large prime contractors

Delivered through: The SBA home page, under Offices & Services, pronet.sba.gov

Program: Size Standards

Function: Determine which businesses are eligible for the SBA’s financial- and procurement-assistance programs. The SBA Office of Size Standards develops and prepares regulations on size standards as needed following agency and federal government rule-making procedures.

Customer: Small businesses, large and small federal contractors, federal agencies and financial institutions

Delivered through: SBA Office of Size Standards, www.sba.gov/size

Program: HUBZone Empowerment Contracting

Function: Encourages economic development in historically underutilized business zones — “HUBZones” — through the establishment of federal contract award preferences for small businesses located in such areas. After determining eligibility, the SBA lists qualified businesses in its PRO-Net™ database. See also PRO-Net™, page 14.

Customer: Small businesses located in historically underutilized business zones

Delivered through: SBA Office of HUBZone Empowerment Contracting Program, www.sba.gov/hubzone

RESEARCH & DEVELOPMENT

Program: Small Business Innovation Research (SBIR)

Function: Provides a vehicle for small businesses to propose innovative ideas in competition for Phase I and Phase II awards, which represent specific R&D needs of the participating federal agencies. These awards may result in commercialization of the effort at the Phase III level. Administered by the SBA Office of Technology.

Customer: Innovative small businesses interested in competing for federal R&D awards

Delivered through: 10 participating federal agencies with \$100 million in extramural R&D budgets, www.sba.gov/sbir

Program: Small Business Technology Transfer (STTR)

Function: Requires each small firm competing for an R&D project to collaborate with a nonprofit research institution. This program is a joint venture from the initial proposal to the project's completion. Administered by the SBA Office of Technology.

Customer: Small innovative R&D firms

Delivered through: Five federal agencies with extramural research and R&D budgets of \$1 billion: NASA, the National Science Foundation, and the departments of Defense, Energy, and Health & Human Services

Program: Small Business Research, R&D Goaling

Function: Measures and reports the amount of federal funding for research and R&D (excluding the amounts for SBIR and STTR) awarded to small businesses each year by the major research and R&D federal agencies. Administered by the SBA Office of Technology.

Customer: Small businesses that compete for federal R&D awards

Delivered through: 18 federal agencies with annual research or R&D budgets in excess of \$20 million

BUSINESS COUNSELING & TRAINING

The SBA provides most business counseling and training programs through its resource partners, as described below. Specialized sources of counseling and training are described throughout this brochure.

Program: Small Business Development Centers (SBDCs)

Function: Provide management and technical assistance, counseling and training to current and prospective small business owners. Administered by the SBA, the program is a cooperative effort of the private sector, the educational community, and federal, state and local governments. *See also Business Information Services.*

Customer: Pre-business, start-up and existing small businesses

Delivered through: More than 1,000 locations, including universities, colleges, state governments, private-sector organizations, www.sba.gov/sbdc

Program: Business Information Centers (BICs)

Function: Provide the latest in high-tech hardware, software and telecommunications to help small businesses start and grow. BIC counseling and training are provided by the Service Corps of Retired Executives (SCORE), other community organizations and SBA resource partners. *See also Business Information Services.*

Customer: Pre-business, start-up and existing small businesses

Delivered through: More than 45 locations throughout the country, www.sba.gov/bi/bics

Program: Service Corps of Retired Executives (SCORE)

Function: Offers counseling and training for small business owners who are starting, building or growing a business. Sponsored by the SBA, SCORE's services are free of charge. *See also Business Information Services, page 20.*

Customer: Small businesses, start-ups, pre-business start-ups

Delivered through: Over 12,000 volunteers in 389 chapters with 700 locations, www.score.org

For specialized business counseling and training, see Assistance for Armed Forces; Assistance for Exporters; Assistance for Native Americans; Assistance for Small & Disadvantaged Businesses; and Assistance for Women.

BUSINESS INFORMATION SERVICES

Program: Answer Desk

Function: Helps callers with questions and problems about starting and running businesses. The computerized telephone message system is available nationwide 24 hours a day, seven days a week. Counselors are available Monday through Friday, 9:00 a.m. to 5:00 p.m. Eastern Time.

Customer: General public

Delivered through: Toll-free telephone number: 1-800-U-ASK-SBA

Program: Publications

Function: SBA field offices and the Answer Desk (see above) offer free publications that describe the SBA's programs and services. The SBA also produces and maintains a library of business-management publications, videos and computer programs. These are available by mail for a nominal fee (to defray reproduction and shipping costs). A complete listing of these products can be found in the *Resource Directory for Small Business Management* (SBA no. CO-0042).

Customer: General public

Delivered through: SBA field offices, Answer Desk and SBA resource partners, the federal Consumer Information Center, etc., www.sba.gov/library

Program: SBA OnLine

Function: Provides fast and easy help to the small business community via a computer-based electronic bulletin board. Operating 23 hours a day, 7 days a week, SBA OnLine offers relevant, current information to the public. SBA OnLine services include: SBA publications, access to SBA programs and services, points of contact, calendars of local events, on-line training, access to other federal agency on-line services and data, electronic and Internet mail, information exchange by special-interest groups, and down-loadable files.

Customer: General Public

Delivered through: Limited access: 1-800-697-4636

Full access: 1-900-463-4636

D.C. metro area: 202-401-9600

SBA home page: www.sba.gov

SBA gopher: gopher.sba.gov

File transfer protocol: [ftp.sba.gov](ftp://ftp.sba.gov)

Telnet: [telnet.sba.gov](telnet://telnet.sba.gov)

U.S. Business Advisor: www.business.gov

Program: U.S. Business Advisor

Function: Provides a one-stop electronic link to the government's business information and services. With the U.S. Business Advisor, small businesses no longer have to contact dozens of agencies and departments to access applicable laws and regulations, or figure out on their own how to comply. They can download business forms and conduct a myriad of other business transactions through this web site.

Customer: General Public

Delivered through: The Internet at web site www.business.gov See also *Business Counseling & Training*.

ADVOCACY www.sba.gov/advo

Program: Office of Interagency Affairs

Function: Monitors regulatory and other policy proposals of over 20 federal agencies to assess their impact on small business and suggests alternatives for consideration. The office provides information to Congress on legislative issues and drafts testimony on public policy issues of concern to small business. Monitors regulatory agencies' compliance with the Regulatory Flexibility Act, as amended by the Small Business Regulatory Enforcement Fairness Act, and reports annually to Congress on the agencies' activities.

Customer: Small businesses, regulatory agencies, Congress

Delivered through: Regulatory agencies, Congress, trade associations

Program: Office of Economic Research

Function: Produces the annual report to Congress, "The State of Small Business: A Report of the President;" oversees research on small business issues, banking and the economy; and compiles and interprets statistics on small businesses according to size, industry and geographic distribution.

Customer: Small businesses, Congress, the media, academic institutions, government agencies, foreign governments

Delivered through: The White House, federal agencies, Congress, state and local governments, the media, and independent researchers

Program: Office of Public Information

Function: Publicizes and disseminates information on small business issues, statistics, research and advocacy publications; prepares printed materials for Office of Advocacy-sponsored economic research, policy and conferences; and provides outreach to small businesses, trade associations, the legal community and others interested in small business policy.

Customer: Small businesses, Congress, state legislatures, the media, government agencies, economic-research organizations

Delivered through: Office of Advocacy, the SBA home page, under Offices & Services www.sba.gov/advo

Program: Regional Advocates

Function: Serve as the SBA chief counsel's direct link to local communities. Regional advocates monitor the impact of federal and state regulations and policies on communities within their regions. They also work with state officials to develop policy and legislation that shape an environment in which small companies can prosper and grow.

Customer: Local business owners, state and local government agencies and legislatures

Delivered through: 10 SBA regional offices

See also Business Counseling & Training.

Program: Small Business Regulatory Enforcement Ombudsman

Function: Receives comments from small businesses about the regulatory enforcement and compliance activities of federal agencies and refers comments to the appropriate agency's Inspector General on a confidential basis. Coordinates the efforts of the 10 small business regulatory fairness boards and reports annually to the SBA Administrator and to the heads of the affected agencies on the boards' activities, findings, and recommendations.

Customer: Small businesses, federal agencies

Delivered through: SBA ombudsman, 10 SBA regional fairness boards, SBA Office of Field Operations, toll-free number: 1-888-REG-FAIR, www.sba.gov/regfair

DISASTER ASSISTANCE www.sba.gov/disaster

The SBA Disaster Assistance Program, administered by the Office of Disaster Assistance, is the primary federally funded disaster assistance loan program for funding long-range recovery for private-sector, nonagricultural disaster victims. Eligibility is based on financial criteria. Interest rates fluctuate according to statutory formulas. A maximum interest rate of 4 percent is provided to applicants without credit available elsewhere; a higher maximum of 8 percent is for those with credit available elsewhere. In addition to presidential declarations, the program handles disaster loans when a declaration is made by the SBA Administrator. There are three disaster loan programs: loans for homes and personal property, physical disaster loans to businesses of any size, and economic injury loans to small businesses without credit available elsewhere.

Loans for Homes and Personal Property

Program: Real Property Loans

Function: Provide loans to qualified homeowners for uninsured losses up to \$200,000 to repair or restore a primary residence to pre-disaster condition. Homeowners may apply for an additional 20

percent for disaster mitigation. This is the major long-term recovery program for an individual's disaster loss.

Customer: Individuals

Delivered through: SBA disaster area offices, disaster-specific hotline number

Program: Personal Property Loans

Function: Provide loans to qualified homeowners and renters for uninsured losses up to \$40,000 to repair or replace personal property such as clothing, furniture, cars, etc. This loan is not intended to replace extraordinarily expensive or irreplaceable items such as antiques, pleasure crafts, recreational vehicles, fur coats, etc.

Customer: Individuals

Delivered through: SBA disaster area offices, disaster-specific hotline number

Loans for Businesses

Program: Physical Disaster Business Loans

Function: Provide loans for uninsured losses up to \$1.5 million to qualified businesses of any size to repair or replace business property to pre-disaster conditions. Loans may be used to replace or repair equipment, fixtures and inventory and to make leasehold improvements.

Customer: Large and small businesses, nonprofit organizations

Delivered through: SBA disaster area offices, disaster-specific hotline number

Program: Economic Injury Disaster Loans (EIDLs)

Function: Provide up to \$1.5 million in working-capital loans for businesses that suffer economic injury as a direct result of a disaster, regardless of whether the property was damaged. The loans are made to help small businesses pay ordinary and necessary operating expenses that they would have been able to pay if the disaster had not happened.

NOTE: The maximum loan amount is \$1.5 million for EIDL and physical disaster business loans combined, unless the business meets the criteria for a major source of employment (see below).

Customer: Small businesses without credit available elsewhere

Delivered through: SBA disaster area offices, disaster-specific hotline number

Program: Loans for Major Source of Employment (MSE)

Function: Waive the \$1.5 million loan limit for businesses that are a major source of employment, as defined in the SBA regulations. Generally, businesses that employ 250 or more persons in the disaster area are considered major employers.

Customer: Large and small businesses, nonprofit organizations

Delivered through: SBA disaster area offices, disaster-specific hotline number

ASSISTANCE FOR ARMED FORCES VETERANS www.sba.gov/vets

Program: Veterans' Entrepreneurial Training (VET)

Function: Provides up to 18 months of in-depth business training. Workshops include accounting, marketing, computer training, business-plan preparation and loan packaging.

Customer: Armed forces veterans (primarily disabled veterans)

Delivered through: SBA grant recipients and their subcontractors

Program: Transition Assistance Program (TAP)

Function: Provides nationwide assistance and information to all military personnel about to be discharged. Offers information on how to start a business and available SBA resources.

Customer: Armed forces veterans, active-duty personnel

Delivered through: Department of Labor, Department of Defense (includes individual armed services), SBA field offices

Program: Veterans Business Development and Procurement Conferences

Function: Assist veteran-owned businesses and start-ups, primarily in areas impacted by military downsizing. Start-ups receive information on how to market and finance their businesses; existing businesses seeking to sell products and services can network with federal procurement representatives. The conferences are co-sponsored by the Department of Veterans Affairs.

Customer: Veteran-owned contracting businesses

Delivered through: Department of Veterans Affairs

Program: Technology Transfer Conferences

Function: Provide assistance to defense-dependent firms adversely affected by reductions in defense spending and non-defense-dependent small firms interested in buying or selling technology.

Customer: High-tech, veteran-owned small businesses and defense-dependent and non-defense-dependent small firms

Delivered through: SBA Office of Veterans' Affairs and small business development centers

See also Financing; SBA Loan Prequalification; Federal Procurement; and Business Counseling & Training.

ASSISTANCE FOR EXPORTERS www.sba.gov/oit

Program: U.S. Export Assistance Centers (USEACs)

Function: Combine the trade-promotion and export-finance resources of the SBA, the U.S. Department of Commerce, the Export-Import Bank and, in some locations, the Agency for International Development. Designed to improve delivery of services to small- and medium-sized businesses, USEACs work closely with other federal, state and trade partners in local communities.

Customer: Export-willing, export-ready and exporting small businesses

Delivered through: 19 centers around the country

Program: Export Legal Assistance Network (ELAN)

Function: Provides free initial legal consultations to export-willing and exporting small businesses. Under an agreement among the SBA, the U.S. Department of Commerce and the Federal Bar Association, experienced trade attorneys volunteer their time to answer exporters' legal questions.

Customer: Export-willing and export-ready small businesses

Delivered through: SBA, U.S. Department of Commerce, Federal Bar Association

See also SBA Loan Prequalification; Export Working Capital Program (EWCP), and International Trade Loan (ITL) Program.

Program: Strategic Partnerships

Function: Foster improved cooperation and business opportunities for small businesses in international markets. The partnership agreements are between the SBA and its counterparts in other countries.

Customer: Export-willing, export-ready and exporting small businesses

Delivered through: SBA, the 19 USEACs

ASSISTANCE FOR NATIVE AMERICANS www.sba.gov/naa

Program: Native American Affairs

Function: Develops initiatives that ensure native individuals have access to business-development resources, training and services in their communities. The primary focus of the Office of Native American Affairs is economic development and job creation through small business ownership and education. The office works with the following: individual and tribally owned organizations; other federal, state and local agencies; nonprofit organizations; and national Native American organizations.

Customer: American Indians, Alaskan Natives and Native Hawaiians

Delivered through: SBA field offices, small business development centers, and reservation-based tribal business information centers (TBICs)

Program: Tribal Business Information Centers (TBICs)

Function: Provide access to state-of-the-art computer software technology, individualized business counseling services and business management workshops. TBICs serve Native American reservation communities in the states of Montana, North Dakota, South Dakota, California, Minnesota, North Carolina and the Navajo Nation. TBICs are SBA resource partners.

Customer: American Indians

Delivered through: 17 reservation-based centers, SBA Office of Native American Affairs

ASSISTANCE FOR SMALL & DISADVANTAGED BUSINESSES

Program: Small Disadvantaged Business (SDB) Certification

Function: Ensures that small businesses owned and controlled by individuals claiming to be socially and economically disadvantaged meet the eligibility criteria. Once certified, the businesses are eligible to receive price evaluation credits when bidding on federal contracts.

Customer: Small socially and economically disadvantaged businesses

Delivered through: SBA Office of Government Contracting & 8(a) Business Development

Program: 8(a) Business Development

Function: Utilizes the SBA's statutory authority to provide business development and federal contract support to small disadvantaged firms.

Customer: Small socially and economically disadvantaged businesses

Delivered through: SBA and other federal contracting officers, small business specialists at federal procurement activities

Program: 7(j) Management & Technical Assistance

Function: Authorizes the SBA to provide grants and enter into cooperative agreements with service providers for specialized assistance in areas such as accounting, marketing and proposal/bid preparation. (The SBA does not provide grants to start or expand a business.) Industry-specific technical assistance and entrepreneurial training also are available.

Customer: Small disadvantaged businesses, low-income individuals, firms in either labor-surplus areas or areas with a high proportion of low-income individuals

Delivered through: Service providers (including small businesses and educational institutions), SBA Office of 8(a) Business Development

ASSISTANCE FOR WOMEN www.sba.gov/womeninbusiness

Program: Women's Business Centers

Function: Provide long-term training and counseling in all aspects of owning or managing a business, including financial, management, marketing and technical assistance, and procurement.

Customer: Women-owned small businesses, start-ups, pre-business start-ups

Delivered through: Over 65 centers throughout the country

Program: Online Women's Business Center

Function: Serves as an interactive, state-of-the art web site that offers the information an entrepreneur needs to start and build a successful business. The center is a public-private partnership among the SBA and several major U.S. corporations. The numerous features of the center include training, mentoring, individual counseling, and topic forums and newsgroups. Information is available in several languages.

Customer: Women-owned small businesses, start-ups, pre-business start-ups

Delivered through: The SBA home page, under Offices & Services, www.onlinewbc.org

Program: Women's Network for Entrepreneurial Training (WNET)

Function: Provides a vehicle for established women business owners to serve as mentors, passing on knowledge, skills and support to protégées who are ready to expand their businesses. WNET roundtables offer support and guidance in a group setting. Sponsors include small business development centers, local business leaders, government representatives and SCORE.

Customer: Women-owned small businesses

Delivered through: SBA field offices, women's business and professional organizations, SBDCs, women's business centers, SCORE, more than 110 WNET roundtables around the country

See also SBA Loan Prequalification Program, and Women-Owned Business Procurement.

EMPOWERMENT ZONES/ENTERPRISE COMMUNITIES www.sba.gov/onestop

Program: One Stop Capital Shops (OSCSs)

Function: Provide centralized access to the full range of a community's small business resources, including entrepreneurial development, access to capital and federal procurement. Clients can do the following: access a range of small business information resources (through the Business Information Center located in the OSCS); receive counseling (from SCORE volunteers) and training (from a local SBDC); learn to develop a business plan or mend damaged credit; and apply for financing (typically under the SBA's MicroLoan Program). An OSCS is a partnership between the federal government — primarily the SBA — and a local community designed to offer small business assistance from a single, easy to access, retail location. Created through the federal government's Empowerment Zone (EZ) Initiative, an OSCS is located in a distressed area, and is generally targeted to underserved communities.

Customer: Potential entrepreneurs and small businesses

Delivered through: 15 locations around the country

Program: Small Business Welfare to Work Initiative

Function: Helps small businesses gain access to a new pool of workers by connecting them to local service providers and job-ready workers. Targets efforts towards small businesses in industries that are experiencing labor shortages. Provides entrepreneurial counseling and training to persons currently or formerly on welfare who are interested in starting a business as a means to self-sufficiency. The Welfare to Work Initiative is a function of the SBA Office of Entrepreneurial Development.

Customer: Small businesses, former welfare recipients

Provided through: SBA headquarters, field offices, resource partners, service providers

SERVICE DELIVERY NETWORK

Office: Field Operations

Function: Represents SBA field offices at headquarters. This office —

- provides policy guidance and oversight to regional administrators and district directors in implementing agency goals and objectives and in solving problems in specific operational areas;
- establishes and monitors performance goals for district offices;
- provides associate deputy administrators, associate administrators, and general counsel with a vehicle for overseeing field office program and policy implementation;
- provides feedback to program associate administrators regarding the performance of their programs;
- ensures that field offices have adequate input into all policy formation and participate in policy deliberations at headquarters;
- organizes reviews of field offices; and
- informs the SBA Administrator of all field activity.

Customer: The SBA Administrator, Deputy Administrator, management board and field offices

Delivered through: SBA Office of Field Operations, www.sba.gov/regions/states.html

Office: Regional Offices

Function: Serve a coordinating function for districts within their region.

Regional offices —

- work with their district offices, resource partners, advisory councils, and state and local leaders to accomplish agency goals and initiatives and foster economic development;
 - ensure that SBA products and services are delivered in a cohesive and consistent manner;
- and

- educate SBA customers on issues affecting small business.

Customer: SBA district offices, small businesses

Delivered through: 10 regional offices, www.sba.gov/regions/states.html

Office: District & Branch Offices

Function: Serve as the point of delivery for most SBA programs and services. District offices —

- work to accomplish the SBA mission by providing quality service to the small business community; and
- work with SBA resource partners, other local partners and intermediaries to accomplish the SBA mission.

Customer: Small businesses, SBA branch offices, local communities

Delivered through: 69 district offices, each with an individualized list of resource partners and intermediaries, www.sba.gov/regions/states.html

Note: A listing of SBA field office locations is at the end of this document.

THE SBA's COLLATERAL OFFICES

Management & Administration

Office: Administration

Function: Plans, directs and executes all administrative management functions within SBA headquarters and monitors administrative programs in field offices. The Office of Administration develops policies and procedures for the procurement of supplies, equipment and nonpersonnel services. This office also implements and manages approved grants and cooperative agreements.

Office: Human Resources

Function: Provides personnel program leadership and advisory services to SBA program offices. Personnel program responsibilities include recruitment, employment, training, position classification, payroll, labor relations, performance management, adverse/disciplinary actions, benefits, awards and incentives. The Office of Human Resources develops agencywide personnel management policy and procedures, and conducts personnel management program evaluations.

Office: Chief Information Officer

Function: Supports and provides guidance for the SBA's nationwide computer automation and information technology efforts. This office assists SBA field and headquarters program offices in identifying ways that automation and technology can improve service delivery, in acquiring new technology, and in developing new systems. Administers the SBA electronic bulletin board and home page.

Communications and Public Liaison

Office: Press Office

Function: Serves as the public information and media affairs arm of the agency. The Press Office develops and implements agencywide communications to ensure that the agency's mission, programs and services are reported clearly and effectively. The office initiates press contacts, responds to media inquiries, arranges press interviews and prepares speeches for key agency officials.

Office: Marketing & Customer Service

Function: Develops and coordinates a customer-focused message and image that articulates the SBA's programs and services. This office provides the agency's headquarters and field offices with marketing strategies, products and tools, marketing and customer service training, customer-service measurement, and market-research surveys and analyses.

Office: External Affairs

Function: Oversees three areas: intergovernmental affairs, the SBA National Advisory Council and public liaison. The office links to the White House Office of Intergovernmental Relations, and responds to the public interest, elected officials' organizations, federal agencies, state and local governments; coordinates the National Advisory Council, a group of approximately 130 private sector individuals who are the eyes, ears and voice of the agency around the nation; and consults with a variety of professional organizations, including lenders, trade organizations and nonprofit public interest groups.

Office: Communications

Function: Provides speaker, media and outreach training to SBA employees, and produces for-broadcast informational and public service announcement videos to educate the public and promote SBA programs.

Chief Financial Officer

Office: Chief Financial Officer

Function: Provides guidance and advice to the Administrator and SBA management on all financial management activities. The CFO represents the SBA before Congressional appropriations and authorizing committees, the Office of Management and Budget, the General Accounting Office, the Treasury Department, and other federal agencies and financial entities on financial management, budgetary, accounting and general fiscal matters.

Congressional & Legislative Affairs www.sba.gov/library/lawroom.html

Office: Congressional & Legislative Affairs

Function: Devises and implements the SBA's legislative strategies for legislation that affects the mission and goals of the agency. Provides a focal point for communications with Congress and serves as the contact point for the White House and other federal agencies regarding legislation.

Equal Employment Opportunity & Civil Rights Compliance

Office: Equal Employment Opportunity & Civil Rights Compliance

Function: Ensures compliance with all federal laws, regulations and executive orders requiring equal opportunity and nondiscrimination in the personnel practices and program-delivery services of the SBA and its customers. The office monitors these activities, processes complaints by employees and applicants for employment or services, and issues appropriate corrective action. The office provides leadership for the agency's internal efforts to achieve diversity in the agency's workforce.

General Counsel

Office: General Counsel

Function: Provides advice for senior management as well as legal support for all of the agency's programs, initiatives and administrative responsibilities. The office conducts litigation necessary to resolve legal issues, collect sums due, and defend the agency.

Hearings & Appeals www.sba.gov/foia

Office: Hearings & Appeals

Function: Provides due process appeals before administrative judges regarding certain agency decisions in 21 jurisdictional areas prescribed by statute and regulation. This office also handles appeals of requests for information under the Freedom of Information/Privacy Act (FOIA).

Inspector General www.sba.gov/ig

Office: Inspector General

Function: Conducts and supervises audits, inspections and investigations relating to SBA programs and operations. As an independent office within the SBA, the IG also recommends policies designed to detect and prevent waste, fraud and abuse and promotes economy, efficiency and effectiveness in the administration of SBA programs and operations. The office keeps the Administrator and Congress informed of any problems and deficiencies, and recommends corrective actions, monitors progress and submits semiannual reports to Congress.

HOW TO CONTACT THE SBA

Answer Desk: 1-800-U-ASK-SBA.

SBA TDD: 704-344-6640.

To access SBA OnLine electronic bulletin board — modem and computer required

1-800-697-4636 (limited access)

1-900-463-4636 (full access)

202-401-9600 (D.C. metro area)

Internet using uniform resource locators (URLs)

SBA home page: www.sba.gov

SBA gopher: [gopher.sba.gov](gopher://sba.gov)

File transfer protocol: [ftp.sba.gov](ftp://sba.gov)

Telnet: [telnet.sba.gov](telnet://sba.gov)

U.S. Business Advisor: www.business.gov

Upon request, your local SBA office or the SBA Answer Desk will send you a free copy of the following brochures:

The Facts About . . . SBA Publications (SBA publication no. FS-0001) which lists SBA publications available at no cost, and

The Resource Directory for Small Business Management (SBA publication no. CO-0042), a listing of low-cost publications and videotapes.

Did you know that in fiscal year 1997 the SBA —

- maintained a guaranteed-loan portfolio of more than \$29 billion in loans to 200,000 small businesses that otherwise would not have had such access to capital?
- backed over 49,400 loans totaling a record \$10.9 billion to America's small businesses?
- made a record 2,700 investments worth \$2.37 billion through its venture capital program?
- provided 50,000 loans totaling \$1.1 billion to disaster victims for residential, personal-property and business losses?

- extended management and technical assistance to nearly 900,000 small businesses through its 12,400 Service Corps of Retired Executives volunteers and approximately 1,000 small business development center locations?
- assumed a leadership role in the President's Welfare to Work Initiative by encouraging entrepreneurship and linking small businesses with potential employees?

Did you know that America's 23 million small businesses —

- employ more than 50 percent of the private workforce,
- generate more than half of the nation's gross domestic product, and
- are the principal source of new jobs?

An alphabetical listing of SBA field offices by state and city:

AK	Anchorage
AL	Birmingham
AR	Little Rock
AZ	Phoenix
CA	Fresno
	Glendale
	Sacramento
	San Diego
	San Francisco
	Santa Ana
CO	Denver
CT	Hartford
DC	Washington, D.C.
DE	Wilmington
FL	Coral Gables
	Jacksonville
GA	Atlanta
GU	Mongmong
HI	Honolulu
IA	Cedar Rapids
	Des Moines
ID	Boise
IL	Chicago
	Springfield
IN	Indianapolis
KS	Wichita
KY	Louisville
LA	New Orleans
MA	Boston
	Springfield
MD	Baltimore
ME	Augusta
MI	Detroit
	Marquette

MN	Minneapolis
MO	Kansas City
	St. Louis
	Springfield
MS	Gulfport
	Jackson
MT	Helena
NC	Charlotte
ND	Fargo
NE	Omaha
NH	Concord
NJ	Newark
NM	Albuquerque
NV	Las Vegas
NY	Buffalo
	Elmira
	Melville
	New York City
	Rochester
	Syracuse
OH	Cincinnati
	Cleveland
	Columbus
OK	Oklahoma City
OR	Portland
PA	Harrisburg
	Philadelphia
	Pittsburgh
	Wilkes-Barre
PR	Hato Rey
RI	Providence
SC	Columbia
SD	Sioux Falls
TN	Nashville
TX	Corpus Christi
	El Paso
	Fort Worth
	Harlingen
	Houston
	Lubbock
	San Antonio
UT	Salt Lake City
VA	Richmond
VT	Montpelier
WA	Seattle
	Spokane

WI Madison
Milwaukee
WV Charleston
Clarksburg
WY Casper

Disaster Area Offices are located in the following cities:

CA Sacramento
GA Atlanta
NY Niagara Falls
TX Ft. Worth

All of the SBA's programs and services are provided to the public on a nondiscriminatory basis.

SBA no. CO-0001 (01/99)